EXHIBIT D



(/)

PROTECTING THE PAST, THE PRESENT, AND THE FUTURE.

"An unbiased source for settlement information"

BY THE PLAYERS • FOR THE PLAYERS

HOME (/)

OPEN FORUM FOR RETIRED PLAYERS OPINIONS (HTTP://WWW.PLAYERINJURY.COM/DISCUSSION/)

See who believes in the settlement & who doesn't

Former Player (Falcons, Raiders)
October 16, 2014 at 4:52 pm (http://www.playerinjury.com/discussion/#comment-726)

People are making this big deal about the seven who may be holding up the process, I am wondering why no one has taken our "lawyers" to task. Our lawyers who are supposed to be for us let the NFL negotiate out CTE and it's symptoms. People want the greater good and I am all for that. There are more players with tinnitus, daily headaches, depression,

cognitive issues and sensitivity to light than with the compensationable issues. The previous ailments are what I am afflicted with, but I am in the settlement because I do forsee a better option. The lawyers should answer to the fact to how these type issues do not make it into the settlement. These ailments are real, will not go away and may not progress to level 1.5 dementia. I personally believe that people like me were washed out with the 112 million clear sailing agreement. Also, how do we not fight to get to discovery. The one bit of leverage we might of had is not even investigated. The guys go into an enclosed room and come out with this great deal that does not include 80-90% of the clientele and call it a win..... I don't think so. I will probably object and stay in the deal as to not delay money to more serious ailing guys but I will not praise this deal. There are a lot of guys just like me and our numbers will be masked by our sympathetic view of the others. Me and my kind are like the seven objecting, just not as vocal.

Reply (/discussion/?replytocom=726#respond) |

The Family Of Jim Welch (Baltimore Colts 1960-1967 Detoit Llons 1968)
September 24, 2014 at 11:43 pm (http://www.playerinjury.com/discussion/#comment-635)

I write this on behalf of Jim Welch because he no longer has a voice in this matter because he is too ill- and for my mother, his wife, who in in the process of moving into a long term memory care facility with him next week, October 1, 2014. Also on behalf of the many families and caregivers affected by the traumatic brain injury of their loved ones. Those of you appealing this settlement, please stop, and just opt-out. You may pursue your own private lawsuits. It is unimaginable the distress and pain these brain injuries cause a family. The money involved for the long term care of those suffering is enormous and I urge other players families to contact The 88 Plan that was started by the family of John Mackey (my dad's teammate). Were it not for this plan, my family would be destitute paying for the appropriate care that is needed at this point. Those of you who

think this money isn't urgently needed to care for former players now – are wrong. Think about what your families would have to endure if this was YOU...right now. I respect your right to opt-out and pursue your own legal battle but my family is not in a position to wait. Please stop preventing us from getting the help we need for our dad, and for our mother, who is trying to care for him the best she knows how. Thank you



Lets stop the selfishness and greed and let the process play out. My self like many others have symptoms that have us deteriorating over time. The compensation and would allow for greater quality of life.



Sean, I am just curious as to why you won't just opt out? I sure hope you are smarter than the lawyers that are advising you. Hit me up when you get a second.

Reply (/discussion/?replytocom=630#respond) |

Daniel Whyte Jr. (Detroit Lions 76-77)
September 13, 2014 at 6:45 pm (http://www.playerinjury.com/discussion/#comment-629)

I would like to encourage those individuals who are objecting to the settlement to OPT OUT and fight the NFL on their own. Your decision not only effects yourself but many players including myself. For far to many years I have continuously been suffering from ongoing psychological conditions causing great stress to myself and my family without any financial support. PLEASE look beyond yourself and reconsider and fight the NFL on your own. God Bless

Reply (/discussion/?replytocom=629#respond) |

Dale Messer (49ers. 1961-1965)
September 13, 2014 at 1:04 pm (http://www.playerinjury.com/discussion/#comment-627)

I'm encouraged by the latest info on the appeal. They need to opt out, go on there own if that is what they want to do. I'm 77 and would like to know someone has by back on this. Looking forward to the Judge okaying the settlement so we can get care we need

Reply (/discussion/?replytocom=627#respond)

Irv Eatman (KC,NY JETS, LA RAMS, ATLANTA, HOUSTON OILERS)
September 13, 2014 at 6:28 am (http://www.playerinjury.com/discussion/#comment-625)

This lawsuit should be about what is best for the largest number of players. Does that mean some individuals may be adversity affect, probably but in my opinion this is about helping those most in need right now. I'm good with that.

Reply (/discussion/?replytocom=625#respond) |

Donald McNeal (Miami Dolphins 10 seasons)
September 12, 2014 at 7:11 pm (http://www.playerinjury.com/discussion/#comment-624)

I understand that some players have time and resources to delay the process of this matter. Personally, I do not. Because of the fact that I was diagnosed with a severe nerve disorder about 11 years ago, it has changed my life! I use to travel all over the country speaking to young people in

schools. As many as, three to four assemblies per day. Last year the company I worked for decided because of my illness they didn't want me anymore. I loss over \$47,000 of my income. Now my wife and I are having a very difficult time making ends meet. I don't walk well anymore, and my thinking is very unclear a lot of times! My wife drives me around most of the time. We are praying everyday that this settlement comes through quickly! If we didn't have both my family, and my wife's family to help us, I don't know what we would do! My illness, after seeking several medical doctors examinations, clearly states from excessive head trauma I am in this situation today! I take a shot everyday to assist my illness from getting worse. I need help! This delay does not help a person like me, only hurts me! Please allow the Judge who is battling for the retired players to bring this matter to a close. A lot of retired players are doing very poorly now! We need help!

Reply (/discussion/?replytocom=624#respond) |

Family of Wayne Robinson (*Philadelphia Eagles 1952-1956*)
September 12, 2014 at 5;16 pm (http://www.playerinjury.com/discussion/#comment-623)

We believe you should opt out if you do not like the settlement, my father has been in a nursing home for 7 years and if we knew years ago what we know now he had signs of a brain injury in the late 1980s! It is horrible just horrible to see him like this!

Reply (/discussion/?replytocom=623#respond)

Bob Newland (NO Saints 1971-1975)
September 12, 2014 at 1:16 pm (http://www.playerinjury.com/discussion/#comment-620)

I am supportive of the NFL concussion Settlement

Reply (/discussion/?replytocom=620#respond)

Michael D'Amato ()
September 12, 2014 at 1:14 pm (http://www.playerinjury.com/discussion/#comment-619)

I agree, they should opt out

Reply (/discussion/?replytocom=619#respond) |

Fair Hooker ()
September 12, 2014 at 1:11 pm (http://www.playerinjury.com/discussion/#comment-618)

In response to the new group of players request to slow and possibly stop the process that many former NFL players, and players families need and deserved to have this long auduous ordeal finalized. Some retired players are in desparate need of the funds and medical treatment These are the men that made this now multi-billion dollar empire what it is today. Make no doubt about it these men deserve everything and more this Settlemenet has awarded them. It would be a trasvesty to prolong this process another day let alone the months, years or who knows how long the litigation could take. The quality of life and the dignity of some of these men are at stake. But once again the NFL has come up with a plan to divide and conquer once again. I may not personally benefit from the settlement when the decision is finally made, but numerous former players need the help NOW!

I conclusion I would like to say the greed of a "Few Selfish Men" has once again overshadowed any compassion for our fellow man. I had always felt that I belonged to elite group of men a professional athelete a brotherhood where we all looked out for one another and had each others back, but, I finally smell the coffee!

Reply (/discussion/?replytocom=618#respond) |

Art Plunkett (Rams, Cardinals 81-85, Patriots 85-88) September 8, 2014 at 12:25 pm (http://www.playerinjury.com/discussion/#comment-617)

This lawsuit means long term protection for former players. For me, being an ex-lineman, it was not about the money but the care of any brain related disabilities as a result of concussions that many have suffered. The unfortunate thing about the proposed settlement for our lawsuit, is how much money is involved and now there are money hungry lawyers and seven former players looking for their cut. Its ridiculous that a few may ruin a settlement that would benefit thousands of former players that can use the help.

Reply (/discussion/?replytocom=617#respond) |

Jeff Sevy (Chicago Bears 75-78 Seattle Seahawks 79-80)

September 8, 2014 at 12:05 pm (http://www.playerinjury.com/discussion/#comment-616)

This current lawsuit of 4000+ players including myself, have been patiently awaiting a verdict. Some of us have not been so lucky to see an outcome. Many friends of mine like Forest Blue just to mention one, have not been so lucky to still be here and those that are gone have families that suffered greatly along with the players, watching them while hoping for help. For you to throw a wrench into the middle of this entire legal effort at this point in time is horrific!!! There was always time in the beginning to get involve as many of us have done. To appeal this now and not opt out and start your own suit is so very negligent. Your legal representatives are creating a grave outcome for so very many of us who have done our due diligence by getting involved in the beginning. PLEASE REFRAIN FROM THIS APPEAL!!! SO MANY HAVE BEEN AWAITING WHAT YOU COULD NOW RUIN FOR THE MANY. IF YOU ARE GODLY MEN, PLEASE PRAY ABOUT YOUR ACTIONS AND QUESTION THE ACTIONS OF YOUR LEGAL REPRESENTATIVES. I WILL BE PRAYING FOR YOU TO MAKE

THE RIGHT DECISION.
Sincerely,
Jeffrey Sevy retired NFL player

Reply (/discussion/?replytocom=616#respond) |

Anonymous ()
September 13, 2014 at 8:19 am (http://www.playerinjury.com/discussion/#comment-626)

I completely agree with you, Jeff. I would add that my deceased husband, Ray Easterling, envisioned the needs of our hurting friends being met through this lawsuit we filed three years ago. The current settlement is not perfect, but goes a long way toward helping those who need it most. Judge Anita Brody has wisely dealt with all sides in this issue and has given us the help that is sorely needed. If you are concerned about the effects of CTE not being covered in this suit, invest you money in the research Bob Stern, Ann McKee and Chris Nowinski are doing at the CTE Center Boston University to be able to definitively diagnose the disease in living players. Please opt out!

Reply (/discussion/?replytocom=626#respond) |

J. R. Wilburn (Steelers 1966 - 1970)
September 8, 2014 at 6:47 am (http://www.playerinjury.com/discussion/#comment-615)

Do not want 7 players holding our settlement.

Reply (/discussion/?replytocom=615#respond) | j

Mark Hayes (Buffalo 91-97 Arizona 98-01)
September 7, 2014 at 4:20 pm (http://www.playerinjury.com/discussion/#comment-613)

I being a player in the trenches know the impacts of head trauma and know my memory is not what it use to be and the tingling i get in my arms and hands will not go away anytime soon. I'm in my mid 40's. I feel for my brothers that were there before me and the suffering they are having. Let them get there just do cause i know time isn't on the side of my brothers who played in the early days. William Glassford played in 1937 and is a good friend of mine and we communicate about the things he struggles with. He would like to have just a couple more years of life he says. So, please do what is right for the players who can have given there time

Reply (/discussion/?replytocom=613#respond) |

Gary Larsen (RAMS 64 VIKINGS 65-74)
September 7, 2014 at 2:44 pm (http://www.playerinjury.com/discussion/#comment-612)

I'AM 74 YEARS OLD I WOULD LIKE TO SEE SOMETHING SETTLED IN MY LIFETIME. THIS IS A SETTLEMENT THAT MANY OF US WILL NEED SOONER OR LATER.

Reply (/discussion/?replytocom=612#respond) 1

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Glen Steele (Bengals 1998-2003)
September 6, 2014 at 11:29 pm (http://www.playerinjury.com/discussion/#comment-610)

Please, there are many of our brothers and their families that need help now. Opt out and file for yourself.

Reply (/discussion/?replytocom=610#respond) |

Mrs. Daniel "Danny" Brabham (Houston Oilers 63-66/Bengals 67-68)
September 6, 2014 at 7:36 pm (http://www.playerinjury.com/discussion/#comment-609)

Why have you chosen to appeal a lawsuit that is set up to bring some closure and help to all of the ballplayers? If you are not satisfied with their settlement then OPT out. You have that choice. No one is forcing this on you. Don't destroy all that has been accomplished. You younger guys are making millions whereas the older players made little, so this settlement seems like nothing to you. Is the NFL paying you to do this???

Reply (/discussion/?replytocom=609#respond)

Darren long (Los angels rams 1986)
September 6, 2014 at 5,38 pm (http://www.playerinjury.com/discussion/#comment-608)

Hey guys, U need to leave this alone. People r depending on this! I need medical treatment ASAP, i can't remember my own doc appt. some times & I know there's other with the same conditions, this is for team not thy self! Thank u!

Reply (/discussion/?replytocom=608#respond) |

Cotton Davidson (Baltimore Colts 2yr./US Army 2yr./Dallas Texans 2yrs/Oakland Raiders 7yrs.)
September 6, 2014 at 1:51 pm (http://www.playerinjury.com/discussion/#comment-605)

This seems to have been taken over by our legal system. The retired players are the objective of this action. Why not provide the needs of the men who made the NFL.

Reply (/discussion/?replytocom=605#respond) |

Edward Weisacosky (49ers 1 yr, Giants, 1 yr, Dolphins 3 yrs, Patriots 2 yrs)

September 6, 2014 at 2:56 pm (http://www.plaverinjury.com/discussion/#comment-606)

7 players do not speak for me. I have severe memory problems. I need help. Leave it alone and file your own suit!

Reply (/discussion/?replytocom=606#respond)
Rod Smith (NE 92-94, Carolina 95-98, GB 98) September 6, 2014 at 12:47 pm (http://www.playerinjury.com/discussion/#comment-600)
The 6 or 7 Rouge players appealing the ruling do not speak for me.
Reply (/discussion/?replytocom=600#respond)
Anonymous () <u>September 6, 2014 at J2:59 pm (http://www.plaverinjurv.com/discussion/#comment-601)</u>
I have no intention of opting out. I am starting to have issues and will need some help in the future
Reply (/discussion/?replytocom=601#respond)
Mrs Jerry W.Robinson <i>(Chargers,and Jets(Jerry W. Robinson))</i> September 6, 2014 at 12:36 pm (http://www.playerinjury.com/discussion/#comment-599)
Mrs Jerry W.Robinson (Chargers, and Jets(Jerry W. Robinson)) September 6, 2014 at 12:36 pm (http://www.playerinjury.com/discussion/#comment-599) My husband died hoping for help for his family. Now that there is a
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Mrs Jerry W.Robinson (Chargers, and Jets(Jerry W. Robinson)) September 6, 2014 at 12:36 pm (http://www.playerinjury.com/discussion/#comment-599) My husband died hoping for help for his family. Now that there is a settlement please let it alone and file your own case without any affect on ours. Please?????? Reply (/discussion/?replytocom=599#respond) Anonymous ()

Dennis Homan (Dallas-1968-70 Chiefs 71-72)
September 6, 2014 at 11:07 am (http://www.playerinjury.com/discussion/#comment-598)

These guys are getting some terrible advice from someone....leave it alone!!!! You are playing with a large group of players who need help now!!! Don't you understand the consequences of your actions??!!!

Reply (/discussion/?replytocom=598#respond)

Brett Miller (Atlanta Falcons '83-'89 San Diego Chargers '89 New York Jets '90-'92)
September 6, 2014 at 10:34 am (http://www.playerinjury.com/discussion/#comment-597)

Why would you guys try and block something that benefits so many for your own gain? Just sack up and opt out. I lost a tremendous amount of respect when the younger class of players threw all the pre 92 players under the bus re the CBA and pension benefits, it was us who walked out in 1987 that paved the way for you guys. Opt out, there are far more men that contributed far more than you to this game who really need this to pass....

Reply (/discussion/?replytocom=597#respond)

Anonymous ()
September 6, 2014 at 1,02 pm (bttp.//www.

September 6, 2014 at 1:02 pm (http://www.playerinjury.com/discussion/#comment-603)

You want out. Opt out. Don't screw it up for the rest of us

Reply (/discussion/?replytocom=603#respond) |

Daryl Sanders (Detroit Lions '63-'66)
September 6, 2014 at 10:06 am (http://www.playerinjury.com/discussion/#comment-596)

why throw a wrench in the settlement- you are contributing to the delay,

deny, until we die mantra of the NFL powers??!!

Reply (/discussion/?replytocom=596#respond) |

Connie Montgomery (Denver Broncos '90-'92; Falcons '93-95)
September 3, 2014 at 11:44 am (http://www.playerinjury.com/discussion/#comment-595)

If you are unhappy with the settlement, then why not opt out & pursue your own individual lawsuits? Why jeopardize the assistance to the other 4,000+ players who need help NOW. Junior Seau's family has done what they feel is best for their family & opted out, but have chosen not to be selfish & jeopardize the settlement for other players. Good for them. My husband needs access to doctors & treatment NOW so we can make the best of the sad, deteriorating situation with which we live.

Reply (/discussion/?replytocom=595#respond)

Gene Heetert (New York Jets 1963 -64 -65 -66)
September 2. 2014 at 11:20 am (http://www.playerinjury.com/discussion/#comment-594)

I know my time in the NFL was short compared to many, but I would like to see the

players who are suffering receive the support that the current law suit will provide.

The 7 players who have appealed the settlement are wrong to place themselves

ahead of over 4,000 players.

Reply (/discussion/?replytocom=594#respond)

Charles McShane (Seattle Seahawks 1977-1979)
September 1, 2014 at 5:58 pm (http://www.playerinjury.com/discussion/#comment-593)

I may not be but one small voice, but I implore that these few seeking monetary damages please do so on their own accord. Personally, I appreciate all that has been accomplished – and to have a handful upset and perhaps eliminate it all – is selfish and immoral. It is my hope that you few who have decided to 'take on' an appeal, please consider how many others you could potentially damage if you chose to not take on this fight outside of this current venue.

Glenn Derby (New Orleans Saints 88 to 90 Green Bay Packers 91)

August 31, 2014 at 3:01 pm (http://www.playerinjury.com/discussion/#comment-592)

I hope these players will do the right thing and make a decision for themselves - to object or opt out - and not continue with appeals that will do nothing but delay and deny the men that need the money now........ and possibly jeopardize it for the ones that will need it in the future.

Reply (/discussion/?replytocom=592#respond) |

Mrs Jerry W.Robinson (San Diego, 1962-1965, New York Jets, 1966)

August 30, 2014 at 8:45 pm (http://www.playerinjury.com/discussion/#comment-591)

Former seven players who are choosing to appeal the lawsuit file for former players; I would like to know why you have chosen to appeal the case. You can opt out and file your own lawsuit. Please do that. The players that fought for this is passing away and many are at the point of no return. You are young so fight for what you want but let us be. We don't want to fight in courts anymore. Thank you very much. We are getting to old to continue fighting..

Reply (/discussion/?replytocom=591#respond) |

Open a Securifier Retinate Players Opinion in the History Filed 10/27/17 Page 16 of 26 450 13 01 27 Case 2:12-md-02323-AB Document 6423-16 Filed 11/12/14 Page 16 of 25

Wyatt Henderson (San diego chargers 1981)

August 29, 2014 at 11:53 pm (http://www.playerinjury.com/discussion/#comment-589)

Mr. Morey and company, please do not jeopardize what me and other players have worked so hard to accomplish. You may opt out and fight the NFL yourself.

sincerely

Wyatt Henderson

Reply (/discussion/?replytocom=589#respond)

Cherry Hargrove (Vikings, 1967 to 1970and Cardinals, 1971 to 1972)

August 29, 2014 at 5:48 pm (http://www.playerinjury.com/discussion/#comment-588)

Mr. Morey, My husband, James L. Hargrove, is a part of the present NFL settlement. He was diagnosed with Alzheimers Disease about 2 years ago. He had to close his real estate office two years ago this coming November because he could no longer function well enough to continue selling property.

He continues to decline, so I recently had to quit working to stay home and make sure he did not continue to do things such as paint the kitchen cabinet with shoe polish and clean the windows with WD40. He has a small retirement from the NFL and I have a small retirement from the City of Lampasas. We both have social security, but there is not much left of that once you take out medicare and pay for a supplement.

We are frugal people. We own our home and our old cars are paid for. We have some savings. We are better off than some of Jim's fellow players, but no one knows how long either of us will live. Jim is 69, and I'm 71. Since neither one of us can work now, our savings will not last for very long.

Please do not do anything that will block the approval of the current settlement agreement. You will be doing irreparable harm to those players who have already been diagnosed with various forms of dementia and who so desperately need and deserve restitution for what they and their families are going through. You will be hurting them, and ultimately, I believe you will be doing yourself a great injustice.

Sincerely,

Mrs. James L. Hargrove (Cherry) 2114 Teton Avenue Lampasas, TX 76550

Reply (/discussion/?replytocom=588#respond) 1

Bob Kilcullen (Chicago Bears 1957,1958,1960-1966)

August 29, 2014 at 4:25 pm (http://www.playerinjury.com/discussion/#comment-587)

There are too many older players and their families that need help now. This settlement insures that those younger players that have not yet developed symptoms, will receive help in the future. Don't spoil it for them with your appeal.

Reply (/discussion/?replytocom=587#respond) |

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Dwight Douglas Lewis (Dallas Cowboys 14 years)

August 29, 2014 at 3:50 pm (http://www.playerinjury.com/discussion/#comment-586)

It is a shame you guys want to cause all these NFL players to delay any treatment or exams just because 7 of you did not sign up for the class action. Just look around you and see all the suffering by players you know who are affected by concussions related injuries. They could do a documentary on linebackers alone! Think about what you are doing, what action would help the most men?

Reply (/discussion/?replytocom=586#respond) |

William Gillis (Chicago Cardinals and St. Louis Cardinals-'57 - '63)

August 29, 2014 at 2:32 pm (http://www.playerinjury.com/discussion/#comment-585)

This frightens me, the spouse, of a player with advanced dementia that this lawsuit could be de-railed due to your thoughtless and selfish motives. Please opt out and let us proceed to a hasty settlement!!!

Reply (/discussion/?replytocom=585#respond) |

David Long (St Louis Football Cardinals 1966-1968; New Orleans Saints 1969-1972)

August 29, 2014 at 1:33 pm (http://www.playerinjury.com/discussion/#comment-584)

The 7 of you need to opt out and go it alone! Why would you do this and jeopardize the assistance that players in need can receive? What benefit are you all receiving by doing this?

Reply (/discussion/?replytocom=584#respond) |

Wayne Crow (Raiders 60,61 Buffalo Bills 62,63)

August 29, 2014 at 1:29 pm (http://www.playerinjury.com/discussion/#comment-583)

We were always taught that "team" mattered most to produce a win. The team has won a victory in court to protect all the past players and now a small group think they can do better. Please do not do this. Many of us older guys are really needing this settlement to get our families through some tough times.

Reply (/discussion/?replytocom=583#respond)

Al Woodall (NY Jets- 1969 through 1975)

August 29, 2014 at 1:19 pm (http://www.playerinjury.com/discussion/#comment-581)

This makes no sense. If your motives are genuine, for which I'm willing to give you the benefit of the doubt, why not pursue your goals without jeopardizing the welfare of your fellow players. Something doesn't smell right!

Reply (/discussion/?replytocom=581#respond)

Willie Tullis (Houston Ollers, New Orleans Saints, Indy Colts)

August 29, 2014 at 1:19 pm (http://www.playerinjury.com/discussion/#comment-580)

Please think about what's best for the TEAM, and not SELF.

Reply (/discussion/?replytocom=580#respond)

greg bracelin (broncos/raiders/colts)

August 29, 2014 at 1:12 pm (http://www.playerinjury.com/discussion/#comment-579)

Guys, all 7 of you, please drop your case and help out our players that need this now and in the future

Reply (/discussion/?replytocom=579#respond)

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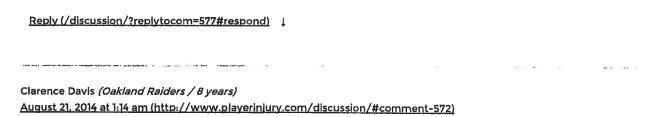
Ray Alexander (Denver 84-85/Dallas 87-89)

August 29, 2014 at 1:07 pm (http://www.playerinjury.com/discussion/#comment-578)

To whom it may concern, please gentlemen work this issue out and let's move on. I could really use the possible health care for memory lost, and I have 2 daughter's in college that I would like to help as much as possible. Thank Guys, let's get this done!!!

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iury.com/discussion/#comment-577)

While there may be some specific situations that need to be clarified before the settlement is approved, there is no reason it should be derailed. It provides generous benefits for those in need and it provides them NOW. One has to question the motives of the complainants, and a fair assumption is that they are looking for a windfall payday.



What if a player had a stroke and now have Dementia?

Reply (/discussion/?replytocom=572#respond) ↓

Anonymous (Eagles)

August 8, 2014 at 12:05 pm (http://www.playerinjury.com/discussion/#comment-571)

For the lawyers representing these retired NFL players, there were two goals from the outset: Provide immediate care and compensation to those suffering from neurocognitive injuries, and provide security and peace of mind for those who are healthy but worried about the future.

Undoubtedly, this settlement accomplishes both those goals, and is a tremendous win for retired players who for years have been seeking to have their neurocognitive injuries recognized and compensated. Those lobbing criticisms from the sidelines—particularly lawyers only now making their voices heard after failing to take the risk in representing these retired players in need—have a deep misunderstanding of both the benefits provided by this agreement and the tremendous legal hurdles plaintiffs would have faced by continuing to litigate.

The first major component of this settlement, the baseline assessment program, will provide all retired players a free baseline neuropsychological assessment and follow-up care or treatment if needed. The second major component, the monetary award fund, will provide compensation to retired players diagnosed with ALS, Parkinson's, Alzheimer's or dementia, or to families of certain players who died and were then diagnosed to have suffered from chronic traumatic encephalopathy (CTE). The fund is uncapped and guaranteed to last for 65 years.

Put simply, the settlement guarantees that compensation is available whether a retired player is sick today or develops a neurocognitive illness years into the future.

Critics of this agreement have focused on three areas: First, those with "milder" neurocognitive injuries receive no benefits; second, those diagnosed with CTE are not appropriately compensated; and third, the

claims process mirrors the NFL's notorious disability board that routinely died players' claims.

These criticisms at their root are scare tactics and without merit.

First, retired players with a neurocognitive impairment that does not rise to the level of early or advanced dementia, Parkinson's, Alzheimer's or ALS will receive important benefits as part of the baseline assessment program. This may include counseling and follow-up treatment such as pharmaceuticals. As many retired players have no health insurance, this is critical. In the event patients develop one of the qualifying conditions listed above, they will be eligible for compensation any time within the 65-year life of the fund.

Second, as critics have also misrepresented, there is currently no scientifically recognized diagnostic test for CTE in living people—only postmortem. The decision to only compensate players with CTE who passed away before July 7, 2014, (the date of preliminary approval) is as much logistical as it is moral. As it may be difficult to obtain medical records or accurate diagnoses for already-deceased retired players, the assumption was made that those diagnosed postmortem with CTE had suffered from a qualifying condition. If CTE cases were compensated going forward, it would essentially provide a financial incentive for former players to commit suicide, a concern many have expressed as they have watched their former teammates suffer such a fate. In light of that, former players going forward will not have to prove they have CTE to receive compensation—only that they have been diagnosed with a neurocognitive disease. In short, those who are sick get compensated.

Third, while retired NFL players have every right to be skeptical considering past experiences with NFL bureaucracy, there is no chance this benefit will become another NFL disability board. Independent administrators, not the NFL, will decide who receives compensation. The NFL also cannot appoint the physicians to provide testing and diagnoses. And if the NFL were to file frivolous appeals, a federal judge can step in and sanction or penalize the organization.

Finally, the benefits of this agreement cannot be appropriately analyzed without also understanding the risks of continuing to litigate. Many claims may have been pre-empted by the collective bargaining agreement. The NFL's motion to dismiss on this point had been argued before the court several months before the settlement was announced. The league would have undoubtedly forced plaintiffs to prove that playing in the NFL and not other factors, such as genetics or even hits in college or high school, caused their neurological condition. The NFL would have also argued that many cases were barred by statute of limitations, or that workers' compensation claims against NFL teams were these plaintiffs' exclusive remedy. The list of other possible defenses goes on and on.

Even if plaintiffs prevailed against all these defenses, it would take years, and many more retired players would have fallen ill or passed away without receiving the help they needed. As U.S. District Judge Anita Brody wrote in her order granting preliminary approval, "A class action settlement that offers prompt relief is superior to the likely alternative—years of expensive, difficult and uncertain litigation, with no assurance of recovery, while retired players' physical and mental conditions continue to deteriorate."

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Retired players who evaluate the settlement understandably have questions. But I hope they will turn to trusted sources for the right answers and dismiss the critics who were silent for years and do not understand the history of this issue, the importance of these benefits and the risks of opting out of the Settlement.

Reply (/discussion/?replytocom=571#respond)

The Family Of Jim Welch (Kimberly Evans) (Baltimore Colts 1960-1967 Detoit Lions 1968)
September 24, 2014 at 11:56 pm (http://www.playerinjury.com/discussion/#comment-636)

Thank you for this post

Reply (/discussion/?replytocom=636#respond)

Frank Youso (N Y giants 3 YRS--Vikings 2 yrs--Oakland--3 yrs--8 yrs)

Who the hell thought to give the young players all the money, and they have no dimencia. AND NOTHING TO THE OLDER PLAYERS THAT CAN NOT REMBER NOTHING. SOUNDS LIKE A RIP OFF TO ME.

Rich Miano (New York Jets (1985–1989) Philadelphia Eagles (1991–1994) Atlanta Falcons (1995)) July 29, 2014 at 1:06 pm (http://www.playerinjury.com/discussion/#comment-565)

August 1, 2014 at 8,48 pm (http://www.playerinjury.com/discussion/#comment-567)

Reply (/discussion/?replytocom=567#respond)

I first joined the lawsuit because I wanted to protect my former teammates and the game of football as we know it. This settlement was never about money to me, it was about supporting those players are are really hurting and having the NFL foot the bill for medical monitoring and treatment. What more can any player ask? It boggles my mind that I continue to receive emails from new lawyers jumping on the bandwagon who have no idea about the legal challenges we faced and who have no

true understanding of the settlement. I believe in the settlement and I hope that it is not delayed due to outside lawyers trying to make a quick dollar.

R	eply (/discussion/?replytocom=565#respond)
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